

HSBC Insurance Brokers

Homeworkers

Insurance details (including a policy summary)

HSBC Insurance 

Underwritten by Allianz Insurance plc

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Introduction

Your Insurer

Allianz Insurance plc is one of the largest Insurers in the UK. Our long and consistent track record gives you the peace of mind that you can trust us to be there when you need us.

Our friendly, efficient and professional people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your Insurance Adviser

HSBC Insurance Brokers is a leading global specialist insurance and reinsurance broker.

HSBC Insurance Brokers can arrange a high quality package solution of bespoke insurance products and services designed to meet your business and individual needs, which is competitively underwritten by Allianz Insurance plc.

For further information please ring HSBC Insurance Brokers on 0845 587 3359.

Homeworkers Policy Overview

The Homeworkers product targets businesses which operate from the owners residence. It is aimed at a wide range of businesses, of varying sizes in various sectors. It is a sectionalised policy combining property, liability and legal expenses, leaving the choice of cover required up to you.

Core Covers

- Trade Contents – provides “All Risks” cover for loss or damage to your information technology equipment, stock, business contents, business furniture, internal and external fixtures and fittings, tenants improvements and decorations
- Business Interruption – your business will be interrupted and your profit reduced if your buildings or contents are damaged by fire or any of the covers given under Trade Contents. This cover insures your financial loss. Cover for book debts is included
- Money and Personal Assault – covers loss of business money and provides compensation for an accident sustained as a direct result of an attack while carrying on the business
- Goods in Transit – covers stock and business goods whilst in transit anywhere in the UK
- Employers’ Liability – covers your legal liability to employees if they are injured whilst working for you
- Public and Products Liability – covers your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you or your employees or caused by your products sold or supplied
- Deterioration of Stock – covers loss of food in any cold chamber or freezer by deterioration caused by a rise or fall in temperature as a result of damage or fault in the refrigeration machinery or accidental failure of the electricity supply

Optional Covers

- Business Legal Expenses – provides you with legal advice and protection from the legal costs and expenses of legal actions relating to:
 - Employment Disputes
 - Compensation Awards
 - Legal Defence
 - Property Protection
 - Bodily Injury
 - Tax Protection
- Family Legal Expenses – provides you and any member of your family living with you protection for:
 - Employment Disputes
 - Property Protection
 - Tax Protection
 - Legal Defence
 - Contract Disputes
 - Bodily Injury
 - Jury Service
- Computer Breakdown – provides a wider cover than that given by the contents section on computer equipment, including cover for damage or breakdown
- Portable Business Equipment – covers specified items of business equipment for loss or damage by any cause whilst on your premises only or anywhere in the UK or Worldwide
- Buildings – cover is provided on an All Risks basis including damage by subsidence
- Home contents – covers the contents of the home which belong to you, your family or domestic staff
- Personal Possessions – provides cover for your personal belongings and pedal cycles for loss or damage while at your home or anywhere in the UK
- Personal Accident – covers you, your partners, directors or employees against accidents

Additional Benefit

- Free legal advice telephone helpline 24 hours a day and all year round

Policy Summary

keyfacts®

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

This summary should be read in conjunction with your policy schedule.

What is Homeworkers?

Homeworkers is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Tel: 01483 552438
email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure can be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN

Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify HSBC Insurance Brokers. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

Core Covers

Trade Contents (Policy pages 12–15)

Significant Features and Benefits

All Risks cover which includes loss or damage to information technology equipment, stock, business contents, business furniture, internal and external fixtures and fittings, tenants improvements and decorations

Reinstatement of sum insured – the sums insured are not reduced following a claim subject to payment of an additional premium

Inflation provision – sums insured are index linked

Temporary removal of contents for cleaning renovation or repair to a limit of 20% of the sum insured

Loss of heating oil and metered water – covers additional metered water charges incurred up to £1,000

Exhibitions and customers premises – up to £1,000 whilst at and in transit to/from exhibitions or customers premises

Signs – up to £1,000

Accidental damage caused by emergency services – up to £1,000 for damage to grounds as a result of damage to the property insured

Replacement of locks – the cost of replacement locks following loss of keys up to £1,000

Outside catering – covers damage to contents and stock occurring in the building where you are providing catering up to £1,000

Optional cover

- computer breakdown cover
- portable business equipment

Significant Exclusions or Limitations

- theft or attempted theft, malicious damage, burst pipes or escape of water when the main building is unoccupied or unfurnished
- theft or theft damage not involving forcible and violent entry to or exit from the premises, while the home or business area are lent or let
- moveable property in the open
- acts of fraud or dishonesty by any partner, director, employee, family member or any person lawfully in the home or business area
- unexplained disappearance or inventory shortage or misfiling or misplacing of information
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, fungus, woodworm, vermin, moth
- dyeing, cleaning, repair, renovation, marring or scratching
- electrical or mechanical breakdown, failure or derangement of the machine
- latent defect, error in design or defective workmanship or materials
- changes in temperature
- operational error or omission by you or any employee
- pollution or contamination
- loss or damage to property outside the UK unless insured under the portable business equipment extension
- consequential loss
- damage due to change in water table level
- subsidence cover excludes
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
 - coastal or river erosion
 - damage which commenced prior to inception of this cover
 - damage as a result of demolition, excavation or other building work
- £100 excess increasing to £150 for accidental and malicious damage; £250 for theft and £1,000 for subsidence
- exhibition cover excludes:
 - theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.

Goods in Transit (Policy page 16)

Significant Features and Benefits

Loss or damage to your property whilst in transit

Accidental damage whilst being loaded onto, carried by, or unloaded from any enclosed vehicle, up to £2,000

Accidental damage whilst being dispatched by road, rail or post and before arrival at the final destination, up to £500

Significant Exclusions or Limitations

- loss or damage due to
 - deterioration
 - inadequate packing or insulation
- theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building
- certain specified items such as glass (unless caused by fire, theft or collision or over turning of the vehicle), livestock, precious metals or stones, jewellery, watches, furs, money, documents
- consequential loss
- loss or damage outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- fragile items unless caused by fire, collision or overturning of vehicle
- £100 excess

Money and Personal Accident (Assault) (Policy pages 17–19)

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £250,000

Cash and other negotiable money:

- in transit or in bank night safe – £2,000
- at the home of any principal or authorised employees £500
- in the Home and/or Business Area in a locked safe – £2,000
- in the Home and/or Business Area not in a locked safe – £1,000

Higher limits are available on request

Personal Accident (Assault) – benefits available:

- Death, loss of limb, loss of sight and permanent total disablement of £10,000
- Temporary total disablement £100 per week (up to 104 weeks)

Loss or damage to any safe at the premises, or any bag or other container used to carry money if damaged by thieves

Significant Exclusions or Limitations

- loss due to the dishonesty of any partner, director or employee unless discovered and reported within 14 days of occurrence
- loss from any unattended vehicle
- shortages due to clerical mistakes
- loss of money in the custody of collectors or roundsmen
- personal assault benefits to any person aged under 16 or over 70 years
- any consequential loss
- £100 excess

Deterioration of Stock (Policy page 20)

Significant Features and Benefits

Loss of stock in any cold chamber or freezer up to £2,000 by deterioration caused by a change in temperatures as a result of :

- damage to or a fault in the refrigeration machinery
- accidental failure of the electricity supply

Significant Exclusions or Limitations

- failure of the public electricity supply due to drought or a deliberate act of the supplier
- loss or damage due to any deliberate act or wilful neglect
- any consequential loss
- any amount exceeding £500 for stock within refrigerating unit of your vehicle
- £100 excess each and every claim

Condition

- a maintenance contract must be in force for any cold chamber or freezer over 5 years old

Business Interruption (Policy pages 21–24)

Significant Features and Benefits

Cover includes:

- Loss of income resulting from loss or damage by any cause covered by the Trade Contents, Deterioration of Stock and Buildings sections up to £250,000
- Book debts cover up to £25,000 to cover outstanding debts that cannot be traced if your accounts are destroyed

Option of 12, 18, 24 or 36 months indemnity period

Suppliers – damage at your suppliers premises which causes interruption to your business up to £25,000

Telecommunications breakdown – accidental failure in the supply of telecommunications up to 10% of total income sum insured

Denial of access – to your home or business area that hinders the use or access to your premises, except by snow

Specified Illnesses – loss due to any Specified Illness at the Premises or food or drink supplied from the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, the discovery of vermin, pests or defects in the drains at the Premises which cause restrictions by order of the local authority and murder or suicide at the Premises

Failure of utilities – any failure in the supply of water, gas or electricity to the terminal ends feed for longer than 30 minutes up to 20% of total income sum insured

Significant Exclusions or Limitations

- exclusions as shown under the Trade Contents, Deterioration of Stock and Buildings Sections
- malicious damage or riot civil commotion causing deliberate erasure, loss distortion or corruption or information on computer systems or other records, programs or software
- accidental damage caused by electrical or magnetic disturbance or erasure of electronic recordings or virus infected software
- the deliberate act of a utility supplier in restricting supply

Condition

- you are required to store records in a fireproof cabinet or safe (applicable to book debts only)

Employers Liability and Public and Products Liability (Policy pages 25–31)

Significant Features and Benefits

Employers Liability – covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Public and Products Liability – covers your legal liability in connection with your business for:

- accidental injury to members of the public or accidental damage to property not owned by you
- accidental injury or accidental damage caused by products supplied

Joint Liabilities – if more than one party is named as the Insured the policy will cover them separately subject to the overall policy limit

Health and Safety at Work – provides legal and other costs incurred in defending prosecutions

Motor contingent liability – indemnifies you against liability for vehicles not owned or provided by you in connection with the business

Data Protection Act – provides protection up to a limit of £100,000 in any one 12 month period

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Consumer Protection and Food Safety Acts legal defence costs – covers cost of defence of criminal proceedings

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading or unloading) or any watercraft or aircraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- in respect of injury, loss or damage arising from products
 - liability which attaches solely under the terms of an agreement
 - installed or incorporated in aircraft or spacecraft
 - comprising computer tapes and/or discs and the information recorded on them
 - exports to the USA or Canada with your knowledge
- Public and Products Liability in respect of:
 - injury to any employee
 - manual work away from the premises or outside of the UK (other than collection or delivery)
- any liability in respect of pollution or contamination
 - in the USA or Canada
 - elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any Employee where motor insurance is required by law to be in force
- work on or travelling to or from an offshore installation

Optional Covers

Business Legal Expenses (Policy pages 47–55)

Significant Features and Benefits

Basic cover provides:

- Legal advice help line, access to Lawphone which provides advice on all business related legal matters

Optional Covers

- Employment Disputes – covers the cost of defending disputes relating to contracts for full or permanent part time employment
- Compensation Awards – covers the costs of any basic or compensation award and/or order on the grounds of discrimination of sex, race, disability, religious belief or political opinion for which a claim is accepted under the Employment Disputes Section. The total of compensation awards we will pay in any one period of insurance is £1m.
- Property Protection – covers the costs of taking legal action relating to damage to your business premises
- Legal Defence – covers the costs of defending non-motor prosecutions against you which arise out of your business activities
- Tax Protection – covers the costs of an appeal against the Inland Revenue or HM Revenue and Customs following an in-depth investigation into your most recent PAYE, business tax or VAT accounts
- Bodily injury – covers costs of taking legal action against another person who causes death or bodily injury to you

The most we will pay for all claims arising out of one or more events at the same time or from the same cause is £50,000.

Significant Exclusions or Limitations

Employment Disputes cover exclusions

- disputes which occur within the first 90 days of inception of this cover
- disputes with an employee who was subject to a warning in the 180 days preceding the inception of this cover
- disputes over redundancy
- any dispute that you have not discussed with Lawphone before you take any action

Property Protection exclusions

- claims relating to mining or subsidence
- property damage arising out of a contract you have with another person or organisation

Legal Defence cover exclusions

- any event which leads to prosecution for infringement of road traffic law or regulations

Tax Protection cover exclusions

- anything to do with an investigation by the Inland Revenue Special Investigation Section or Special Compliance Office

Bodily injury cover exclusions

- personal injury disputes between you and any employee(s)
- any illness or bodily injury which develops gradually or is not caused by a sudden or specific accident

Compensation Award cover exclusions relating to:

- trade union activities
- pregnancy or maternity rights

Exclusions applicable to all covers

- any fines or penalties
- any application for a judicial review
- anything relating to franchise or agency rights
- costs we have not agreed in writing
- costs paid directly to the legal representative or anyone else without our permission
- disputes or claims deliberately or intentionally solicited

Family Legal Expenses (Policy pages 56–62)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Employment Disputes – covers negotiations arising from a contract of employment entered into by you which results in an application to an Industrial Tribunal</p> <p>Property Protection – covers negotiations for your legal rights in any civil action relating to property owned by you or for which you are responsible following an event which causes physical damage to such property</p> <p>Bodily Injury – covers negotiations for your legal rights following an event which causes you to suffer bodily injury or death</p> <p>Legal Defence – covers defence of your legal rights for non-motor prosecutions resulting from your work as an employee</p> <p>Tax Protection – covers appeal proceedings related to a full enquiry by the Inland Revenue into your personal tax affairs</p> <p>Contract Disputes – covers your legal right in a contractual dispute arising from</p> <ul style="list-style-type: none"> • buying or hiring of any goods or services • the selling of any goods <p>Jury service – covers your salary or wages for the time that you are off work while attending jury service.</p>	<p>Property Protection cover exclusions</p> <ul style="list-style-type: none"> • claims relating to mining or subsidence • a contract entered into by you <p>Bodily injury cover exclusions</p> <ul style="list-style-type: none"> • claims when driving a vehicle • any illness or bodily injury which develops gradually or is not caused by a sudden or specific accident <p>Contract disputes cover exclusions</p> <ul style="list-style-type: none"> • contract involving motor vehicles • settlement payable under an insurance policy • construction work • lease of less than 8 years • contract involving an Insured person’s profession, business or employment <p>Exclusions applicable to all covers</p> <ul style="list-style-type: none"> • any fines or penalties • any application for a judicial review • anything relating to franchise or agency rights • costs we have not agreed in writing • costs paid directly to the legal representative or anyone else without our permission • disputes or claims deliberately or intentionally solicited

Computer Breakdown Cover (Policy pages 32–33)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Damage to computer hardware and software caused by breakdown</p> <p>The cost of reinstating programs or data accidentally erased, destroyed, distorted or corrupted up to £10,000</p> <p>Increased cost of working following computer breakdown up to £25,000</p> <p>This is an optional extension of the Trade Contents section. The Trade Contents section must be in force for this extension to apply.</p>	<ul style="list-style-type: none"> • wear and tear, corrosion, or other deterioration • delay, loss of use, loss of market, erasure of records or consequential loss of any kind • any loss, damage, costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract • cost of modification or rectification of defects of design material or workmanship • £100 excess applies <p>Conditions</p> <ul style="list-style-type: none"> • Computer hardware – where the computer hardware is more than 5 years old you must have a maintenance agreement with the manufacturer, or a company approved by the manufacturers • Restoring of data – you must maintain 2 duplicate copies of the data and one must be stored in a safe place away from the premises <p>If you fail to comply with these conditions your policy may not operate or not operate fully</p>

Optional Covers

continued

Portable Business Equipment (*Policy page 15*)

Significant Features and Benefits

Covers loss or damage to your business equipment while away from your premises within either:

- UK
- Worldwide

This is an optional extension of the Trade Contents section. The Trade Contents section must be in force for this extension to apply.

Significant Exclusions or Limitations

- theft or theft damage of equipment from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and between the hours of 9.00pm and 6.00am is kept in a securely locked building
- £100 excess increasing to £150 for accidental/malicious damage and £250 for the theft/attempted theft

Buildings (*Policy pages 34–35*)

Significant Features and Benefits

All Risks cover for buildings, including walls, gates, fences, hedges, patios, hardcourts, swimming pools, car ports, terraces, drives, footpaths and landlords fixtures and fittings

Accidental breakage of glass – cost of repairing accidental damage of fixed glass and sanitary fittings

Accidental damage to services – cost of repairing damage to the underground water, drain, sewage and gas pipes and underground electricity and telephone cables

Buyers interest – covers damage happening after you have agreed to sell your interest in the premises but before the completion date

Removal of debris costs – up to its sum insured for any item

Significant Exclusions or Limitations

- moveable property in the open or gates or fences damaged by wind, rain, hail, sleet, snow, flood or dust
- wear and tear, corrosion, frost, rot
- theft, attempted theft, malicious damage or escape of water when the main building is unoccupied or unfurnished
- mildew, rust, insects, woodworm, vermin, moth
- dyeing, cleaning, repair, renovation, scratching, marring
- pollution or contamination
- consequential loss
- damage due to change in water table level
- latent defect, inherent vice, error in design, defective workmanship or materials
- £100 excess increasing to £150 for accidental/malicious damage and £1,000 for subsidence (where covered)

Optional Covers

continued

Home Contents (Policy pages 36–41)

Significant Features and Benefits

Covers loss or damage to all home contents (up to £50,000) caused by the following:

- fire, lightning and explosion
- aircraft
- riot, civil commotion or malicious damage
- storm or flood
- falling of aerials, trees or branches
- escape of water from tanks, apparatus or pipes
- impact by vehicles or animals
- theft or attempted theft following forcible and violent entry to or exit from your premises
- subsidence

Audio and video equipment – repair or replacement is covered except when equipment mechanically or electronically breaks down

Emergency kennelling – covers costs for the accommodation of domestic pets during the period which your home is uninhabitable

Frozen food in deep freeze cabinets or refrigerators

Loss of heating oil and metered water – covers additional metered water charges incurred up to £1,000

Replacement of locks – the cost of replacement locks following theft of keys

Optional Cover

- Accidental damage

Significant Exclusions or Limitations

Standard cover exclusions and limitations:

- any living creature
- securities, certifications or documents of any kind
- landlords fixtures and fittings
- theft or theft damage not involving forcible and violent entry to or exit from the premises
- theft or attempted theft, escaped water or heating oil, malicious damage when the home is unoccupied
- £50 excess

Extended cover Exclusions and Limitations (in addition to the above)

- moth, insect, vermin, fungus, rot, wear and tear
- mechanical or electrical breakdown
- damage caused while the home is lent, shared or unoccupied

Personal Possessions (Policy pages 42–44)

Significant Features and Benefits

Covers your personal belongings for loss or damage while at your home or away anywhere in the UK

Foreign travel extension – covers loss or damage to property temporarily outside the UK for a maximum of sixty days in any one period of insurance

Sums insured are index linked

Note: only available when the Home contents section is in force

Significant Exclusions or Limitations

- moth, insect, vermin, fungus, wear and tear, depreciation
- process of dyeing, cleaning, washing or repair
- motor vehicles, caravans, trailers, watercraft, aircraft and parts and accessories on or in any of them
- loss due to depreciation in value, or to accounting errors or omissions
- £50 excess

Optional Covers

continued

Personal Accident (Policy pages 45–46)

Significant Features and Benefits

Covers you or your partners, working directors or employers against accidents

A choice of up to four units per person. One unit:

- Permanent total disablement – £5,000
- Temporary total disablement – £50 per week

Weekly benefits payable for up to 104 weeks

Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording

Significant Exclusions or Limitations

- caused by or due to an existing physical or mental condition
- winter sports (other than sledging in the UK) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race, squash, hockey, football (see policy for full details)
- aviation other than as a fare paying passenger
- due to suicide, intentional self injury, influence of alcohol or drugs, pregnancy or childbirth, HIV including AIDS, using power driven woodworking machinery
- weekly compensation for the first two weeks of temporary disablement

Condition

The cover will terminate at the end of the insurance period during which the age of 70 is attained.

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our Claims Handling Office:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Allianz Claims Handling Office

Milton Keynes

PO Box 5525

Milton Keynes

MK9 2XR

Tel: 0844 871 0941

Lines are open 24 hours a day.

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection

Redwood House

Brotherswood Court

Great Park Road

Bradley Stoke

Bristol BS32 4QW

Tel: 0870 243 4340

Lines are open 24 hours a day.

Please state you are a HSBC Homeworkers policy holder.

General Exclusions *(Policy pages 9–11)*

- War and similar risks
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking, malicious persons or failure of external networks
- Failure of computers or other equipment to correctly recognise any date
- Terrorism except for:
 - Employers Liability where cover is limited to £5m
 - Public and Products Liability where a limit of £5m will apply unless a lower Limit of Indemnity is shown in the policy schedule

General Conditions *(Policy pages 5–7)*

Certain important policy conditions apply to your policy. If you fail to comply with these conditions your policy may not operate or not operate fully.

Full details are contained in the policy documents and schedule, a copy of which is available on request.

Policy Voidable – Duty of Disclosure

You have a duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and at renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult HSBC Insurance Brokers for guidance about your duty of disclosure.

- of any alteration in the level of security protections at your premises or the failure of your intruder alarm or a reduction in level of Police response to your intruder alarm
- if any part of your premises become unoccupied
- if you propose to let or sub-let any part of the premises
- of any convictions, pending prosecutions or a police caution (other than for motoring offences)
- if your business is to be wound up or discontinued or carried on by a liquidator, receiver or administrator
- of any prosecutions under Health and Safety, Welfare or Environmental Protection legislation.

Change in Circumstances

Your policy has been based on information you have provided. You must notify us as soon as possible of any change which may affect this insurance. In particular you should notify us:

- of any alteration in the ownership of your business or the nature of your business activities or working practices, or the goods manufactured stored or supplied or if you propose to work outside the UK

We will then advise you if policy cover will still be applicable or of any change to the terms or conditions applying to your policy.

If you fail to notify us of any changes, your policy may not operate or not operate fully. If you are in any doubt about whether any change should be advised to us, please consult HSBC Insurance Brokers.

General Conditions *(Policy pages 5–7)*

continued

Adequacy of Sums Insured – Underinsurance

You must at all time keep the Sums Insured at a level which represents the full replacement value of the property insured or the earnings of the business. If you fail to do so your policy may not operate fully.

Should you have any doubt about your sums insured, please consult HSBC Insurance Brokers.

Specific Exclusions and Conditions

In addition to the policy standard terms and conditions, which apply to each section and to the policy as a whole, your individual policy may be subject to specific exclusions, terms, limits or conditions. These will be detailed within the policy wording and in the policy schedule.

Special Conditions *(Policy page 8)*

Security Protections Condition

You must ensure that all security protections are put into effect and all security keys removed from the premises whenever the premises are left unattended or unoccupied.

Fire Precautions Condition

You must ensure that all fire extinguishing appliances are regularly maintained and all fire doors and shutters kept closed out of working hours.

Intruder Alarm Condition

If your premises are protected by an Intruder Alarm Installation certain important conditions relating to the operation of such system will apply.

Survey and Risk Improvement Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within timescales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**
Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.
- **Retention of Certificates**
You are strongly advised to retain copies of Employers Liability Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health and Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health and Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the following address for further information: Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Additional Information

continued

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses) can be extended to provide Terrorism cover for an additional charge. For further information contact HSBC Insurance Brokers.

Policy Limits

Higher limits may be available on request. Please ask HSBC Insurance Brokers for details.

Further Information from your Insurance Adviser

Other Insurances

This policy overview has summarised the areas of cover available under this Policy and any quotation provided will have been based upon the information you have provided. Please feel free to contact HSBC Insurance Brokers for further discussion if you wish to ensure that the cover or limits involved meet your requirements.

Whilst this Policy does provide cover in certain primary areas, there are various other insurance options that exist, some of which may be applicable to your own business.

Please let HSBC Insurance Brokers know if you require further information about any of the range of insurances detailed below.

Professional Indemnity

Covers your legal liability for negligence, error or omission in performing professional duties (e.g. in professional advice given or design). This can extend to include libel, slander or infringement of copyright.

Directors' and Officers' Liability

Covers the personal liabilities which can be imposed upon directors and officers for acts, such as breach of contract, authority or duty, neglect, misstatement etc., in their respective capacities.

Financial Loss (Products)

Provides legal liability cover for accidental financial loss caused by defects in goods supplied in circumstances where there is no accompanying injury or damage (not the cost of replacing or recalling the goods).

Marine Transit

Covers loss or damage to imported or exported goods whilst in transit.

Product Guarantee

Covers your legal liability for products which fail to fulfil their intended function, are defective or harmful, thus requiring removal, alteration or replacement and the claimant's consequential loss. (Extremely limited insurance market available).

Product Recall

Covers the cost of recalling goods whose consumption or use may cause you to incur a legal liability.

Credit Insurance

Covers against loss arising as a result of your buyer's inability to pay for goods sold on credit (primarily as a result of their insolvency).

Motor Insurance

Cover will be a requirement if you have vehicles or plant which are used in circumstances governed by Road Traffic Act legislation.

The above is by no means exhaustive and many other forms of insurance exist for which you may feel protection is required. These can be as varied as Bonds, Exhibition Cancellation and Pollution risks.

Please contact HSBC Insurance Brokers in relation to any areas (not necessarily mentioned here) where you feel your business could be potentially exposed to loss and they shall be happy to advise you further.

Further Information from your Insurance Adviser

continued

Security Requirements

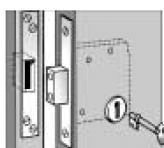
Minimum Level of Security

You will only be covered for damage caused by theft, attempted theft or arson if your premises meet the following standards of security (or alternative standards which are agreed to). You must install these security measures at the premises within 6 weeks of the start of cover if your policy has been issued with the minimum Level of Security endorsement applying.

Doors

All outside doors (and inside doors leading to parts of the premises which you share with other people) must meet the following standards:

- Aluminium doors must be fitted with a cylinder lock.
- Other doors must be fitted with a mortice deadlock which meets BS 3621 (shown by a 'kitemark').
- Double doors must also have key-operated locks or bolts fitted top and bottom to the first closing door in addition to a lock as described above to the second closing door.

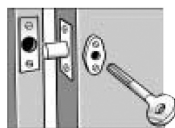


Mortice Deadlock (Min 5 Lever)

For exit doors, single doors and double doors leading to the outside. Not suitable for doors less than 1 $\frac{3}{4}$ inches thick.

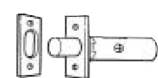
Examples include:

Banham L111A, M106 and S363. Chubb 3G110, 3G114, and 3G220. ERA E108 and E110. Ingersoll M50 and M52. Legge 5511 and 5512; Union 2127.



Mortice Bolts

For single and double doors leading to the outside. They may also be used for certain windows.



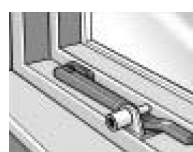
Examples include:

Banham R102, Chubb 8002, ERA 838, Ingersoll DSB1, Yale PM444.

Windows

All outside basement and ground floor windows and other accessible windows, (eg. from a nearby roof, external staircase or drain piping) which were originally made to open must meet the following standards:

- There must be key-operated locks or grilles or bars (up to 5 inches apart) securely fixed to the brickwork or masonry surrounding the window.



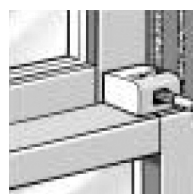
Casement and Fanlight

Staylock



Casement Window

Cockspur handle lock



Sash Window

Sash window lock

We may ask you to install other security measures in some circumstances.

Note: Please ask your local Fire Prevention Officer for advice about the security of fire exits. If they recommend other security measures, you must not fit these without our approval.

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Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234