



Target Market for Commercial Homeworkers Insurance Policy

Cover Summary

A package policy arranged on an annual basis designed for freelancers, professionals and tradespeople working from their own homes.

Standard Cover

- Property (business contents and stock, glass blinds and signs, non-production machinery and computer equipment breakdown, money, malicious attack, deterioration of stock with options to include cover for buildings, rent payable, property away from the premises, fidelity guarantee and household contents)
- Business Interruption (including non-production machinery and computer breakdown with options to include cover for increase in cost of working, additional increase in cost of working, rent receivable and loss of premises licence)
- Legal liabilities (including employers' liability, public liability and products liability including the option to include treatment risks for eligible trades, manual work away from the premises and, for eligible risks, cover for products supplied to North America)
- Goods in Transit (own vehicles /road hauliers, rail and post)
- Legal Expenses

Optional Cover

- Terrorism (for Property, Business Interruption and Goods in Transit)

Cover is provided as standard for fire, specified perils, theft or attempted theft, accidental damage with an option to include subsidence, ground heave and landslip. Terms, conditions and exclusions apply to the Commercial Guard- Homeworkers policy. Full details are shown in the Policy Wording and Policy Summary documents.

Identified Target Market

- ✓ Freelancers, cottage industries, independent business owners and professionals working from home
- ✓ Customers with homes based in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man

Customers for whom the product is not appropriate

- ✗ Customers who require cover for premises based overseas

Distribution Channel

This product is sold digitally through appointed representatives

Conflicts of Interest

There are no circumstances we are aware of that will cause a conflict of interest.

This document is for appointed representatives only and must not be provided to customers.

If you have any questions, please speak to your Ageas Underwriting Contacts.

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