

Myths & facts

Myth

My home insurance covers the stock I keep at home.

Fact

Ah, if only. Your home insurer signed up to cover your sofa and your telly - not 200 units of your best-selling product stacked in the spare room.

If you're storing business stock at home (and loads of small businesses do), you need to make sure it's covered under a commercial policy. Let's help you sort it.

Myths & facts

Myth

One policy covers everything my business does.

Fact

The reality is most policies are quite specific about what activities are covered - and if your business has evolved, taken on new services or started working in new sectors, there's a decent chance your policy hasn't kept up.

We see this *all* the time. A quick check can make a huge difference and that's literally what we're here for.

Myths & facts

Myth

If I'm not at fault, I don't need to worry about a claim.

Fact

Oh, we wish this one was true. Even if you've done absolutely nothing wrong, defending yourself against a claim - solicitors, court costs, time out of your business - costs money.

The right insurance doesn't just pay out when you lose. It fights your corner when you haven't done anything wrong too.

Peace of mind is underrated.

Myths & facts

Myth

My personal car insurance covers me for client meetings.

Fact

Spoiler: it probably doesn't. If you're regularly using your car for work purposes - visiting clients, travelling between sites, that sort of thing - you almost certainly need business use added to your policy.

It's usually not expensive. But getting caught without it? That can be very expensive.

Let's talk

Our friendly team are on hand to help, whether you need a new quote or have a query about an existing policy.



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