

# Myths & **facts**

## **Myth**

My home insurance covers me working from home.

## **Fact**

Most home insurance policies won't cover business equipment, client visits or public liability if you're running a business from your property.

If you work from home - even part time - it's worth a quick chat with a commercial broker to make sure you're not left exposed.

# Myths & facts

## **Myth**

I've got van insurance, so I'm covered for work.

## **Fact**

A standard van insurance policy may not cover your tools, your stock or liability if something goes wrong on a job.

For tradespeople, the van is just the start. Tools in transit, goods in transit, public liability - they all need their own attention. Don't assume. Check.

# Myths & facts

## **Myth**

I'm too small to need proper business insurance.

## **Fact**

Small businesses are often more vulnerable to the financial impact of a claim - not less.

One lawsuit, one flood, one data breach. Without the right cover, it can be enough to close the doors for good. Size doesn't determine risk. Let's make sure you're covered properly, whatever your turnover.

# Myths & facts

## **Myth**

My business is automatically covered 24/7.

## **Fact**

Not always. Lots of commercial policies have restrictions on unoccupied premises. Leave the building empty for too long without telling your insurer and you might find cover is reduced or even void.

It's a detail often overlooked until you need to make a claim. Let us help you make sense of the fine print.

# 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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