

Q. My home insurance covers me for computers and electrical equipment, why do I need a specialist business policy?

A. Most home insurance policies exclude any property used for business purposes so it is important that you are insured correctly under the right type of policy. Our HomePlusBusiness policy has been tailor made to cover people who run a business from their homes.

Q. I already have my buildings insured elsewhere, why should I include them with my business insurance?

A. The majority of household policies will exclude any damage caused as a result of a business activity, therefore, if a fire were to start from a piece of business equipment at your home your current policy would not pay out a claim. In fact it is highly likely that just running a business from your home will invalidate your existing Home and Contents policy.

Q. What does Business Interruption Insurance cover?

A. This will cover you for any loss of income of income should your business be forced to close or relocate due to an insurable event.

Q. Why do I need Products Liability Insurance?

A. This will cover you for your legal liability for any death or injury to third parties, including your customers, caused by any of your products. It is advisable that any retailer or manufacturer have this type of liability cover in place.

Q. Why do I need Employer's Liability Insurance?

A. If your business employs anybody you have a legal responsibility for their welfare while they are working for you. Employer's Liability Insurance will cover you for any claims brought by employees following an injury that you are legally liable for.

Q. Can I just arrange business insurance now and include home and contents cover later?

A. You can arrange your business insurance separately from your home insurance, however, it is inadvisable. Running a business from home could have already invalidated your home and contents insurance policies and, in the event of a claim you could potentially have two or three separate insurance companies involved which can drastically convolute the claims process.

Q. I've already paid for my home insurance, will I be penalised if I cancel?

A. No, if you have not had a claim in your current policy period your existing insurer should issue you with a pro rata refund.

Q. How do I make a claim on the policy?

A. Please call us on 0844 873 3919 or refer to your policy documentation. We will manage the claim on your behalf from start to finish.

Q. Who are Smith Greenfield?

A. We are a BIBA registered and FSA Approved independent insurance broker providing the highest levels of service and professional advice. We are specialists in household and commercial insurance.