



Working from home

Working from home raises several issues to consider:

1. Do you have sufficient insurance for all your laptops and any other kit being out of the office at one time? **Please contact us if these numbers require amendment.**
2. Are your main premises secure, watertight and being visited? Please advise us of what is happening with vacated premises, so we can agree full cover with insurers, as this is a change in the risk you have originally presented to insurers. Also please bear in mind that most insurance policies automatically reduce cover or restrict it entirely when premises are unoccupied for a specified length of time -**normally 30 days.**
3. Have you addressed the **Health and Safety risk of employees at home?** There is a lot of guidance about this on the Health and Safety Executive and gov.uk websites, specific to each type of industry
4. Have you revised your IT/ Financial security policy to recognise that fraudsters and cyber criminals are already actively working to exploit home working to access your funds?

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