

April 2019

## **Sharrocks' Homeworker Policy**

### **Standard Specific Exclusions & Endorsements**

#### **Heat Work Away Exclusion**

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Public Liability Section directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the Insured.

#### **Products: Cosmetic Exclusion**

Underwriters shall have no liability under Section 10 for loss or Damage arising from any cosmetic product manufactured altered blended packaged or labelled by or on behalf of the Insured.

#### **Professional Indemnity Exclusion**

Underwriters shall have no liability under this policy to cover any type of professional indemnity.

#### **Excesses**

Public and Products Liability – third party property damage excess £250

Equipment damage excess - £100

**All Sharrocks' Homeworker policies are issued on a "minimum and deposit" basis meaning there is no refund due should the policy be cancelled mid-term.**

**Additional endorsements and conditions may be applied prior to cover being agreed**