
Does my insurance policy cover work from home? 5 things employers and employees need to know

- Digital working offers flexibility and greater work-balance
 - Meetings at home, use of work equipment at home and data security can all have insurance considerations
 - Liberty comment: *“Many employers have devised digital working policies at short notice and as a result are playing catch up on some of the operational considerations. When it comes to insurance, our overarching message is always ‘if in doubt, check’.”*
 - Liberty recently committed to remote working for all employees in Ireland as part of the company’s transformation process to becoming a digital organisation
 - One year ago, Liberty announced an investment of €100 million to create a revolutionary technological ecosystem to reinvent its cloud business model
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DUBLIN, 29 June 2021 — As more and more companies offer the option of remote working, motor and home insurer Liberty Insurance is advising employers and employees alike that the practice has potential insurance implications, which are less understood.

Liberty Insurance recently partnered with award-winning social enterprise Grow Remote and welcomes the *#MakingRemoteWork* campaign launched yesterday (Monday 28 June) by Grow Remote alongside Tánaiste and Minister for Enterprise, Trade and Employment Leo Varadkar.

This campaign aims to make remote and home working a much bigger part of working life after the Covid-19 pandemic. Liberty, as an employer who recently committed to remote working for all its people in Ireland, brings its own experience to bear and has listed five of the most important insurance considerations for employees working from home and employers considering a more permanent role for out-of-office remote work.

1. Computers and printers might not be covered by home insurance

Most home insurance policies that include contents cover will include cover for a limited amount of home office equipment, such as a computer and printer.

However, some home insurance policies may not give any cover for ‘office contents’, as they are not deemed to be **‘household goods’**.

If employers or employees are unsure on this point, Liberty Insurance encourages them to contact their insurer.

2. Office equipment removed from the office can lose business insurance cover

Over the last 15 months, many employees have borrowed workplace hardware to facilitate their remote working, in many cases at short notice.

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The main purpose of business insurance is typically to cover company assets in a **specific workplace**, although some commercial business policies allow for an element of cover for business equipment being temporarily removed.

Therefore, if an employer is moving to a remote working model, they will need to speak with their insurer and update their insurance policy accordingly.

3. Prepare for hacks, data breaches, and lost devices

It is the responsibility of the employer to ensure all computer hardware is provided to an employee to enable remote working. Typically, this is covered under the business's material damage section of its insurance policy.

What's most important is that employers update and communicate their security policies to reflect emerging teleworking practices and the rapidly evolving space of data security.

Insurance products in the data security space are constantly evolving. Some insurers provide custom computer insurance cover, such as 'all risks basis' cover that enables employers to insure for damage or interference to computer systems and loss of data, whether electronic or non-electronic.

4. Accidents in a remote work environment are still workplace accidents

All employers have a duty of care to take reasonable steps to ensure employees have a safe and ergonomic place to work, regardless of whether that is on-site or at home.

If remote working is a relatively new development within an organisation, Liberty encourages employers to ensure their employer liability policy provides the appropriate level of coverage.

5. Meetings held at home should be digital only

Remote workers hosting meetings at home has implications for the employer and employee. Most home insurance policies require people to specify that their home is not used in connection with their business or profession. Therefore, were an accident to occur in the home during a meeting with a client or customer, this would not be covered by their insurer.

Liberty advises employees and employers to hold only *digital* meetings at home and go to a co-working space or the office for in-person meetings.

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Comment from Stuart Trotter, Ireland Country Manager at Liberty Insurance:

"Remote working represents an exciting new opportunity for many employers and employees, offering greater flexibility to all parties.

"However, many employers have devised digital working policies at short notice and as a result are playing catch up on some of the operational considerations. When it comes to insurance, our overarching message is always 'if in doubt, check'. Call your insurer and see how you're covered.

"Earlier this year, Liberty reached a new milestone in its commitment to digitalisation by announcing its commitment to remote working as its go-forward working model. This decision supports our core values

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as an organisation, as well as our employees' work-life balance. It is further step towards the cloud business model that we launched and started to build towards before the pandemic, and which will culminate in 2024."

Liberty operates its Global Retail Markets business in Europe through Liberty Seguros, headquartered in Madrid, Spain, with branches in Portugal, Ireland and Northern Ireland. Hence with a digital working model strengthens this Multi Country Model (MCM), with one Executive Team, corporate functions and business units operating the whole region, instead of having one organisation per market.

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Notes to the editor

About Liberty Insurance

Liberty Insurance provides car and home insurance to the Irish consumer market. Liberty Insurance is part of the Liberty Mutual Insurance Group.

About Liberty Mutual Insurance

At Liberty Mutual, we believe progress happens when people feel secure. By providing protection for the unexpected and delivering it with care, we help people embrace today and confidently pursue tomorrow.

In business since 1912, and headquartered in Boston, today we are the sixth largest global property and casualty insurer based on 2020 gross written premium. We also rank 71 on the Fortune 100 list of largest corporations in the U.S. based on 2020 revenue. As of December 31, 2020, we had \$43.8 billion in annual consolidated revenue.

We employ over 45,000 people in 29 countries and economies around the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, specialty lines, reinsurance, commercial multiple-peril, workers compensation, commercial automobile, general liability, surety, and commercial property.

For more information, visit www.libertymutualinsurance.com.