



## MEDIA STORY

### Mobile workers beware – your tech might not be covered by your insurance

If you are part of the global league of professionals who work from a “virtual office”, be sure to tell your insurer how, where and when you use your electronic devices. Traditional office workers would normally depend on their office managers to take care of this type of admin, but if you are a one-man show working from home, you shouldn't overlook this important part of your business.

Sam Wright, the founder and editor of the [Tech Girl blog](#), for example, did something that many mobile workers fail to do when she made the leap into full-time content creation a year ago. She made sure that she had the right insurance cover in order to use her equipment to earn a living.

Her kit includes two laptops, a range of cameras, two smartphones, an external hard drive and a number of battery packs. “These are all necessary for me to create content, so losing them on my travels would be debilitating,” she says.

“I always make sure that I have adequate insurance on these items and specifically highlight with my insurance company that I travel with them and use them for work.”

Like many working South Africans, Wright doesn't have a fixed office and she relies heavily on technology to do her work. A 2016 study by Regus reported that over 50% of South African workers are now out of the office for two and a half or more days a week. A third of respondents also reported that they work from different locations in the same city, while a quarter said that they work from other cities – so are remaining productive as they move from meeting to meeting.

“These statistics show that people are on the move, now more than ever before, and in order to do their work remotely, they have to take their technology with them wherever they go,” says Bradley Du Chenne, CEO of online comparison website [Hippo.co.za](#).

Du Chenne points out that, as advancements in infrastructure and mobility surge ahead (5G networks are reportedly only a few years away in South Africa), telecommuting and working from home or shared workspaces is likely to become more prevalent.

“With so many people working outside of the traditional office space, it is vital that these mobile workers have the correct insurance in place,” he adds.

Du Chenne explains that there are three types of insurance that could affect your claims:

**Household cover:** your household policy, only covers damage or loss at your listed home address.

“If you travel away from home with these items, you will not be covered unless they are specified separately on your policy usually under the portable possessions or all risks sections of your policy,” Du Chenne explains. “If you run an office from your home, you need to disclose this to your insurer, as you may require business insurance.”

**Portable items:** If you use laptops, cameras, smartphones, iPads, voice recorders and so on for business use – which means that you derive an income from the work you do using these





devices – you have to stipulate this to your insurer who can then, based on the type and frequency of business use, advise you on the best cover for your specific needs.

Du Chenne says a policy holder could either cover these devices as specified items on their household insurance policy, or the person may require business cover under 'electronic equipment'.

**Car insurance:** Are you using your car for business purposes? Du Chenne explains that depending on how frequently you visit clients, partners or other professional contacts, you may require business insurance.

"In the world of insurance, there's no such thing as too much information," he says. "Tell your insurer everything about how, where and when you use your technology, car and other equipment."

Du Chenne says you should update your insurer if you start utilising personal devices for professional purposes.

"To protect yourself against a rejected claim in a time of crisis, be sure that you've disclosed absolutely everything to your insurance provider," Du Chenne concludes.

**ENDS/**

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