

Working from home.

Supporting you on your business journey.

This is one of three short guides that will help you think about whether working for yourself is right for you.

This guide covers:

- Day-to-day issues of working from home.
- Insurance.
- Legal issues.



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The day-to-day.

There are many businesses that can be run successfully from home. If you decide that you want to work from home, there are a number of practical issues to consider:

- Striking a sensible balance between life and work. Avoid the temptation to put in long hours just because you are always near your work. Set limits as you would if you were in an office or other workplace.
- Separating work from home life, even if they both go on under the same roof. Make sure your family is aware when you are working, and dedicate a certain part of your house to work so that you can concentrate fully when you need to and avoid distractions.
- Creating a professional image if clients or colleagues are likely to visit. Dress appropriately and present a professional working environment to them. Consider setting up a separate phone line for business purposes.
- Making sure you've got enough space. If your property is too small to accommodate both your work and personal life, you may have to reconsider your plans.

Insurance.

Your home contents cover will almost certainly need to be extended to cover work materials, computers and so on. Valid comprehensive insurance will give you peace of mind by protecting you and your business from financial risk should disaster ever strike.

- Inform your insurers that you are operating a business from home and check that you are covered.
- If you employ anyone at your home – even part-time – you must have employer's liability insurance.
- You may need a specialised home worker's policy that will cover you for business interruption. This would pay out for providing a temporary office if, for example, your home was flooded. [Find out more about Lloyds TSB Home Worker Essential Business Insurance](#)
- Consider taking out permanent health/accident insurance that will pay out a regular income if you are unable to work because of an accident or serious illness.
- You may be required by law to take out public liability insurance in case someone injures themselves while on your property. It's a good idea to carry out a risk assessment of any areas the public will enter.

Legal issues.

Depending on what sort of business you are running, there are a range of laws, rules and guidelines you need to be aware of. Here are the most important:

- Planning permission: check with your local authority whether you need planning permission to use your property for business purposes, particularly if it involves changes to your property.
- Employees' rights: the National Minimum Wage (NMW) and the Working Time Directive (which restricts the number of hours employees may work each week) may affect you if you employ staff.
- Disability legislation: the Disability Discrimination Act covers small businesses. See www.dwp.gov.uk/employers/dda/ for details.
- Mortgage conditions: check your mortgage conditions to see if running a business is allowed and advise your lender as appropriate.

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Telephone: 020 7626 1500.

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