

Do You Need Home-based Business Insurance?

The extra way you're making money may be vulnerable to loss

High-tech communications and the Internet are making it possible for more people to become self-employed and offer services out of a basement or spare room. What some might not think about, though, is the risk associated with operating a business from your home that may not be covered by your homeowners insurance. Specifically, you may be liable for damages resulting from your business operations or you may risk losing equipment or supplies.

The main reason a homeowners policy may not cover liabilities for a home-based business is because the *business* is creating the risk of loss, not the home.

What to consider when you operate a home-based business:

- How much **will** your homeowners insurance cover if there is a loss?
- What coverage do you need in order to insure your business equipment?
- Could your business be added to your homeowners policy as an endorsement? Or do you need separate policies?
- Do you have customers coming into your home? (If so, you should consider extra liability protection in case of an accident, such as a fall down the stairs or on the sidewalk.)

Not sure what protection you need? Give us a call, and we can help. We can tell you about Erie Insurance products that can cover these risks and help you decide what's right for your situation.
585-394-2790

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