

## Home-Based Business Insurance

High-tech communications and the Internet are making it possible for more people to become self-employed by offering services out of their basement or spare room. A home-based business creates a unique need for business personal property and business liability insurance. Most standard homeowner's policies do not extend adequate coverage for a home-based business located in a person's home.

The main reason the homeowner's policy does not cover liabilities for a home-based business is because the *business* is creating the accident or liability, not the home. Business owners should also think about the equipment needed to operate their business. Office equipment, inventory, and computers are just some of the items business owners need to think about when it comes to their insurance. Their homeowner's policy may cover these items, but on a limited basis. Additional coverage would cover these items completely if there were a loss.

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 homeowner's policy as an endorsement?

For answers to these questions and any others you may have about your home-based business, please contact your local ERIE Agent.

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