

Welcome to the Small Business Owners' Guide to Insurance.

There are over seven million small businesses in the U.S., ranging from construction firms to grocery stores to home-based businesses. All have one thing in common: Without the right insurance coverage, each could be wiped out by a disaster or a lawsuit. In addition, almost all businesses are accountable for the safety of their workers and bear responsibility for injuries suffered on the job. This resource was designed to help you decide what kinds of insurance you need for your particular business. The navigation on the left shows general topics covered here. Click on one of the links below that best describes your business to find information about the specific coverages you should consider.

Insurance for Specific Businesses

- § [Artisan Contractors](#)
- § [Business Offices](#)
- § [Construction](#)
- § [E-Commerce](#)
- § [Farm or Ranch](#)
- § [Food Service Business](#)
- § [Home-Based Businesses](#)
- § [Lodging Business](#)
- § [Manufacturers](#)
- § [Nonprofit Organizations](#)
- § [Professional Practices](#)
- § [Real Estate and Rental Properties](#)
- § [Retail Stores](#)
- § [Service Businesses](#)

Source: Insurance Information Institute
<http://www.iii.org/smallbusiness/intro/>