

## *How do I insure my home business?*



If you're running a business from your home, you may not have enough insurance to protect your business equipment.

A typical homeowners policy provides only \$2,500 coverage for business equipment, which is usually not enough to cover all of your business property. You may also need coverage for liability and lost income.

Insurance companies differ considerably in the types of business operations they will cover under the various options they offer.

So, it's wise to shop around for coverage options as well as price.

Regardless of the type of policy you choose, if you're a professional working out of your home, you probably need professional liability insurance.

Some types of in-home businesses, such as those that make or sell food products or sell home-made personal care products, may have to buy special policies.