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Do You Have A Home-Based Business? Protect Your Investment

Your homeowners insurance alone may not provide enough coverage for your business.

Many homeowners policies only cover up to \$2,500 for damages to your business property.

Your homeowners policy will not cover if a customer gets hurt, if you lose income because of damage to your home, or if your client's accounts, records or data is stolen.

Additional coverage to protect your business is available but you **MUST** let your homeowners insurance company know so they can help you select an appropriate plan.



Here Are Some Questions to Consider...

- Do you have equipment or business inventory at your home?
- Do customers visit your home?
- Do you have items delivered to your home?
- Would you lose income if your home is damaged by a fire, storm, etc....?
- Do you have employees that work on your property?
- Do you keep customers records on your computer or on file?
- Do you or employees drive a vehicle for your business?

What Do You Do Next?

Conduct an inventory of equipment, furniture, and everything you use to operate your business.

Then, meet with your insurance professional to make an informed decision on whether you have the protection you need.

You should also consult a tax professional to discuss any potential deductions available to you.