Home-Based Business Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Homeowners policies provide very little coverage for business property and almost no business liability.

WHAT'S COVERED

Business property
Computers, inventory and equipment.

Business liability
Clients and customers visiting your home.

Lost income
Business income after a covered loss.

Professional liability
Available for services businesses.

Dwelling
Damage to the home from covered causes.

Good to know
Small businesses can often add an endorsement; larger operations need a business owner's policy.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Business vehicles and employees' injuries (need commercial auto and workers' comp).

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address and year built
- Current homeowners declarations page
- Type of business and annual revenue
- Value of business equipment and inventory

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/home-based-business/

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