

Work from home? TCB



Thanks to the Internet, FedEx, Priority Mail and UPS - more and more people are avoiding the drag of commuting by working from home. If you're one of the estimated 43 million Americans in this mode - you'll want the right insurance in place. You need insurance on the equipment you use primarily for work, and you need liability protection.

Did you know that your renters or home policy probably has a limit of as little as \$2,500 for stolen or damaged home business equipment? Did you know it may not protect you if someone is injured visiting you for a work meeting, delivering a work package, or if someone sues you for work you did for them from your home?

Depending on whether you're working from home occasionally or running a full scale home-based business, you can buy an endorsement to your current policy, or a free-standing home business policy.

As with all insurance products in today's marketplace, you need to shop for the coverage that will actually protect you. Don't just go for the cheapest policy you find. Inventory your business property, plan out questions in advance, then be ready to take notes when you confer with at least two high quality brokers or agents to find the best option for your specific home business needs.