



Home Based Business Insurance

HOW TO SELL

COMMON CLIENT OBJECTIONS

CARRIER RESPONSE

My homeowners or renters insurance will cover any claims for my business that happen at my home.

Homeowners or renters insurance is not designed to cover your home business. A typical policy contains business-related exclusions or limitations.

Homeowners policies generally cover personal liability for the policy holder, which creates a potential insurance gap. For example, if a business visitor is injured while in your home, a homeowners policy may not provide coverage. It is unlikely they would cover damage you caused a person or property while working, nor is it likely to protect against allegations of libel or slander as a result of promoting your business.

My business is a small operation out of my home, not a big company or corporation.

Any business can be sued or held responsible for certain actions or inactions, regardless of size. Without the proper insurance, your business will be left to cover the full costs of legal fees and any judgments awarded.

This business is only part time or seasonal.

A part-time or seasonal business faces the same risks as a full-time business. Without proper insurance, you face covering the costs of an unexpected event in full.

When it comes to my business, I am extremely careful, always provide the best service to my clients and have never had a claim.

Your business may be safe today, but things don't always go as planned. Insurance is designed to protect against unpredictable and uncontrollable events, and keep your business moving forward when setbacks arise.

My business is based at home, but I often conduct business elsewhere (e.g., a client's home or office, open markets, trade shows), so I am not truly a home business.

Your business coverage follows you wherever you work in the United States. In fact, many trade shows, markets and online platforms require you to have insurance.

Bind online at [RPSSmallBusiness.com](https://www.RPSSmallBusiness.com).

[RPSins.com](https://www.RPSins.com)

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