

# Home-based businesses need insurance

The dream of owning a business is becoming a reality for thousands of people each year. For many of these would-be captains of industry, that means starting the operation at home.

However, your enterprise may be in jeopardy if you don't have business insurance.

You need business insurance because most homeowner's policies place limits on business-related exposures. For instance, a copier or fax machine used for business and damaged in a fire may not be fully covered because it is considered business property.

Also, the homeowner's policy

does not cover business liability, loss of income, exterior signs and many other important items. If a client were injured at your home while conducting business, your homeowner's policy would not apply.

Anyone who operates a home-based enterprise and does not have the proper insurance coverage is putting his or her business and personal assets at risk.

Business insurance may provide many or all of the coverages listed below:

- Accidental direct physical loss coverage for business personal property

- Broader off-premises property coverage
- Loss of income coverage
- Extra expense coverage
- Contractual liability coverage
- Liability of employees while acting within the scope of their employment.

Many entrepreneurs start their businesses on shoestring budgets and try to cut corners by keeping expenses at a minimum. But when you consider what you get, business insurance becomes a tool you can't afford to work without.

—By Lora Greene  
State Farm Insurance agent

## Buying or selling a house? OREA offers free books

Buying or selling a house is an exciting but complicated event in your life. A realtor can help to make the whole process less intimidating and ensure your experience is enjoyable.

A realtor has knowledge and skill in all aspects of the real estate transaction and can make sense out of what may seem like a whole new language at times. Some of the most common real estate terms are contained in the following glossary— an excerpt from the Ontario Real Estate Associations (OREA) "how-to" book, How to Buy Your Home. You can order a free copy of How to Buy Your Home or How to Sell Your Home by calling OREA at 1-800-563-HOME.

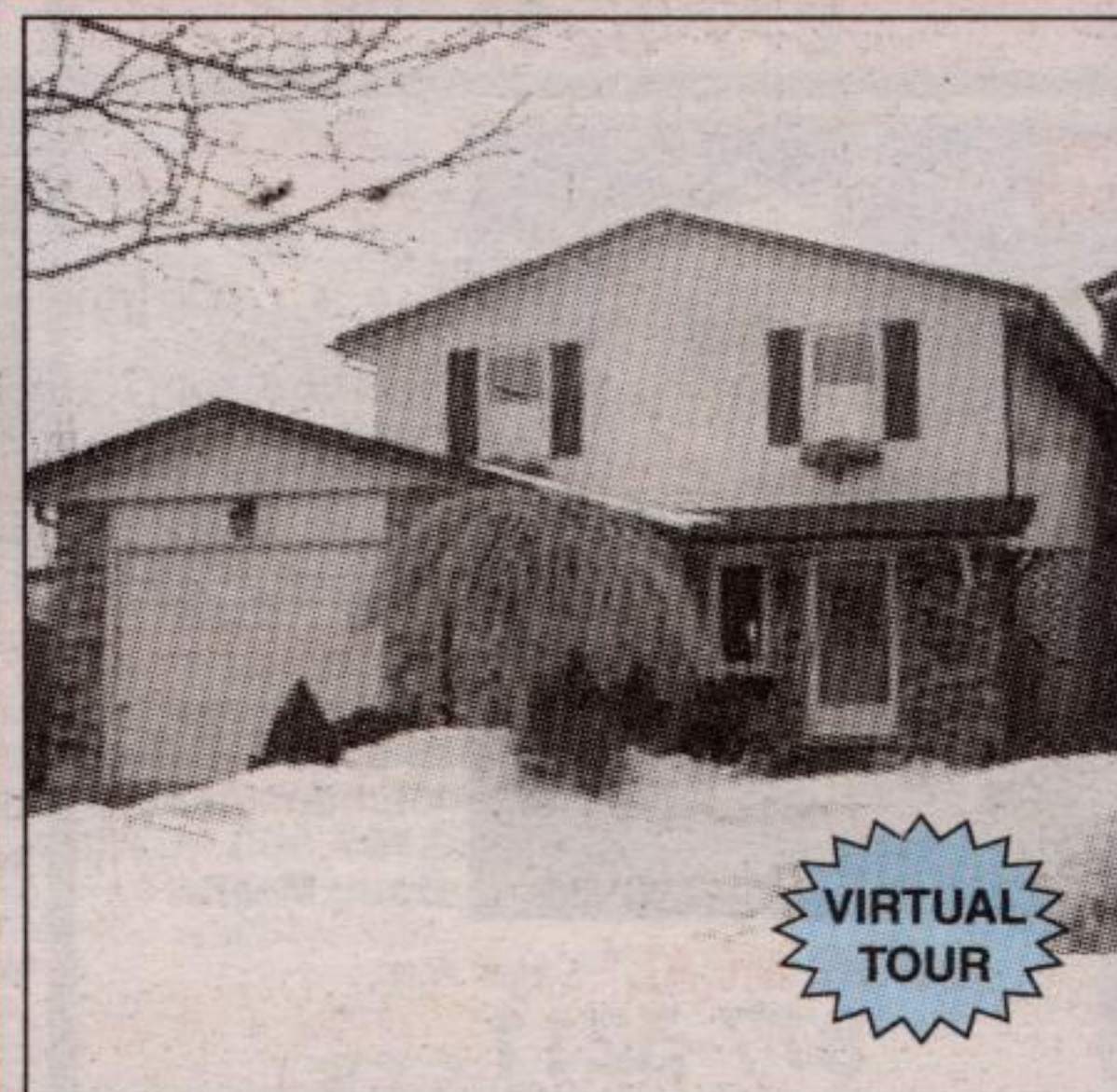
—by Ontario Real Estate Association

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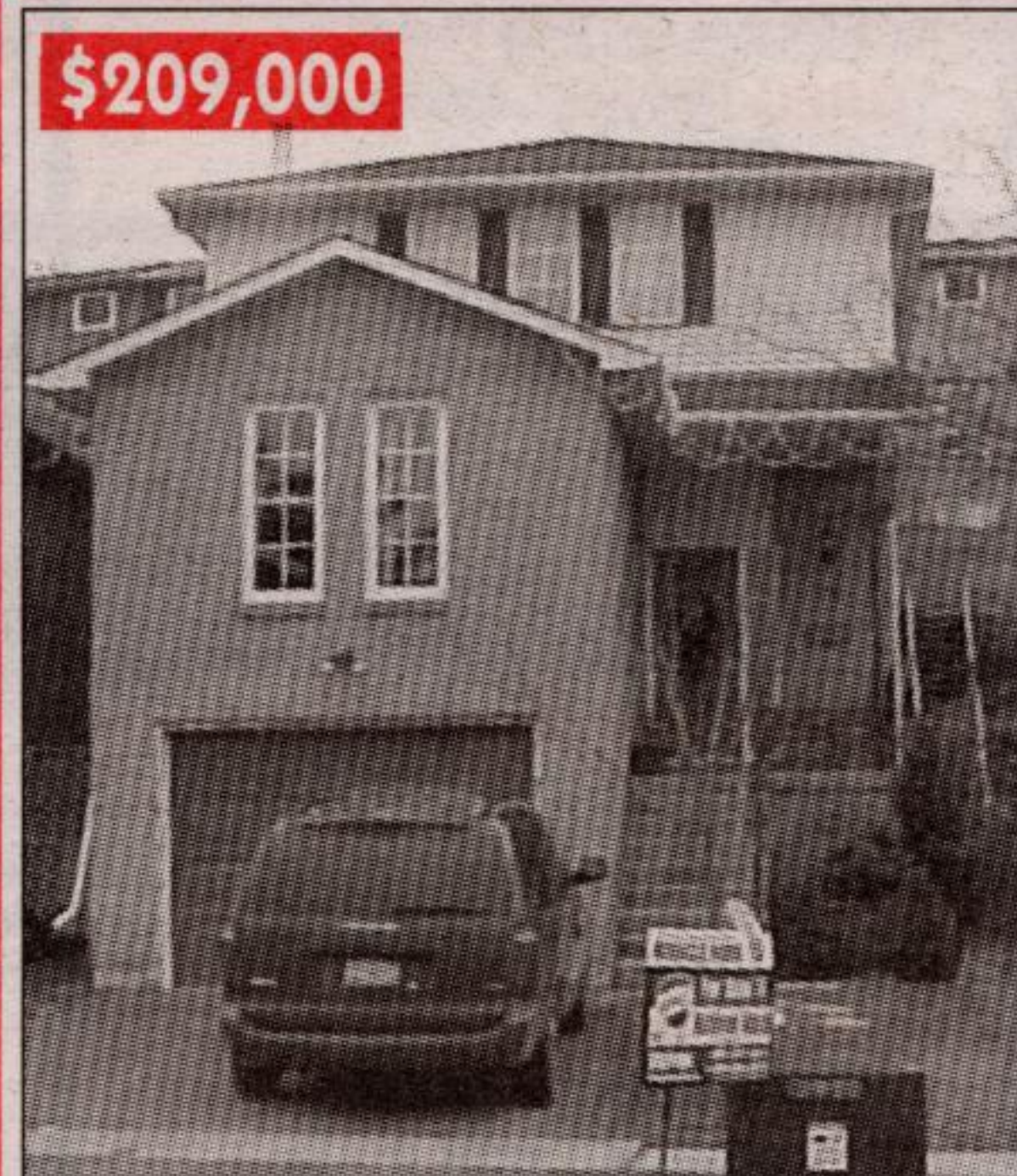
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