Home-based Business

If you run your business from home, are self-employed or work at home for a company, you do not necessarily need a commercial insurance policy to cover your assets and work-related activities.

By adding an endorsement to your primary residence policy as owner, tenant or co-owner, we can provide you with the necessary guarantees to cover your small home-based business. In particular, we cover losses to company assets and computers, software, important documents, accounts receivable, operating losses or business interruptions and civil liability related to your business or professional activities.

Additional coverage is available to ensure the survival of your small business in the event of a lawsuit. In this regard, supplementary civil liability coverage can give you the extra protection you need. A professional liability insurance policy is also recommended or required in several cases.

As usual, coverage may vary from one insurer to another. Moreover, certain types of activities do not qualify for "home business" coverage.

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