

# ASA Insurance Wants Home Business Owners to Know the Importance of Business Insurance

*ASA Insurance of Salt Lake City wants people who have a home-based business to know that they still need to purchase business insurance.*

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/EINPresswire.com/ -- ASA Insurance of [Salt Lake City](#) wants people who have a home-based business to know that they still need to purchase [business insurance](#). Homeowner's insurance will not provide all of the coverage they need for their business. The right kind and right amount of insurance is critical to a small home-based business' success.

It is a common misconception that your homeowner's policy will cover you for any damage or injuries that occur on the property regardless of who it was or why they happened.

This is not only inaccurate but a dangerous myth. According to Creed Anderson of ASA Insurance, filing a claim on your homeowner's insurance for a business-related occurrence could result in a denial.

Homeowner's policies are designed to protect people from damage or accidents that happen in a home, but may not provide adequate coverage if the accident happens to a customer or client. "It is important to be upfront with your insurance provider if you operate a home business," advises Anderson.

Besides providing coverage in the case of injury to a person or damage to their property when visiting your home for business, the right business [insurance in Salt Lake City](#) can provide protection to specialized equipment. For instance, a photographer would need more coverage for expensive cameras, computers and other equipment for a business. Homeowner's insurance policies typically have low limits on electronics.

Business coverage may also be necessary for your automobile if it is used for delivery or in the routine of the business. Most auto policies have limits on coverage for a vehicle operated in the course of business. Other coverage home-based businesses need is malpractice. They may think this is only necessary in the medical field, but it can be important in any industry. If a person provides consulting or gives professional advice, he or she may be sued if the claimant believes that the advice led to a loss of money.

While some home-based businesses may only need extended coverage on their homeowner's policy, others may require separate coverage. To determine what kind of insurance is needed and how much, you have to think about the opportunities for claims. It is then important to determine how much those claims might cost and ensure that your policy has high enough limits to pay for those claims.



ASA Insurance provides competitive auto insurance rates in the Salt Lake City area.

Even though the specific policy varies, most experts recommend only adding coverage onto a homeowner's policy if the business is part-time or brings in minimal income. For all full-time businesses, a business policy provides the most protection. It also covers you for loss of income, which is essential if a disaster strikes that reduces or eliminates your income for a specific period. While homeowner's policies can also be designed to include this coverage, business insurance is usually more comprehensive.

Anderson of ASA Insurance in Salt Lake City recommends sitting down with your agent and discussing your home-based business. Explain what you do, and he or she will ask the right questions to help you determine what coverage you need.

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