

Fargo Moorhead Insurance Discusses Important Home Insurance Considerations for Babysitters

The insurance provider covers helpful information for home-based businesses

S. FARGO, NORTH DAKOTA, UNITED STATES, May 6, 2022 / EINPresswire.com/ -- As one of North Dakota and Minnesota's top insurance providers, [Fargo Moorhead Insurance](#)

regularly updates the public on insurance-related matters and shares helpful tips and information for the public. Recently, this information came in the form of a discussion about what kind of home insurance is appropriate for people who run babysitting businesses from their homes.



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You may be surprised to know there are some risks to consider when it comes to babysitting and your insurance.”

Greg Miller

Fargo Moorhead explains that people running a babysitting or daycare business from their home, often make the mistake of thinking their regular home insurance will cover their insurance risks for doing so.

“You may be surprised to know there are some risks to consider when it comes to babysitting and your insurance. As a babysitter, you might not always be protected under

your policy. Because babysitting is technically a business in which case you'll be collecting money in exchange for your services, it can change things up when it comes to insurance coverage,” they explain.

Babysitters or care providers are responsible for the safety and well-being of the children in their care. If something were to happen while the parents are away, they would likely hold that person responsible. This is why it's so important to have commercial liability insurance, which will protect them financially in the event that something does go wrong.

In many cases, the limits of a [personal liability insurance](#) policy included in home insurance simply isn't enough. Further, if the babysitter or childcare provider does not disclose that they

are using their home for this purpose, any related claims aren't likely to be covered.

Childcare providers are encouraged to consider adding commercial liability coverage to their policy to ensure that they are protected in the event that a child is injured while under their care. This type of coverage can help to cover the costs of medical treatment, as well as any legal fees that may be incurred if a lawsuit is filed against the provider.

Fargo Moorhead Insurance can be reached for further questions or comments on insurance related topics, including [home insurance in Fargo](#) at (701) 271-8110.

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