

# Remote Work and Risk Exposure: Evaluating Business Insurance for At-Home Operations

HOUMA, LA, UNITED STATES, June 19, 2025 /EINPresswire.com/ -- The shift toward working from home has accelerated across multiple industries, including healthcare, construction, and digital commerce. As professionals continue to operate from residences, the need to assess business insurance coverage grows more urgent. Traditional commercial policies may not adequately reflect the changing location of business operations, exposing individuals to coverage gaps that may not be immediately visible.

Eric Yeates, owner of [ADDvantage Insurance](#) in Houma, Louisiana, notes that the rapid decentralization of workplaces has introduced a range of new risks for business owners and independent contractors. From medical practitioners offering telehealth services to contractors drafting blueprints from home offices, many professionals assume that existing coverage automatically adjusts with new working environments. This assumption can leave important liabilities unaddressed.

Healthcare providers conducting virtual visits or maintaining medical records on home networks may encounter issues related to data security and professional liability. Standard homeowner's insurance typically excludes claims related to professional services rendered from the home, especially in regulated fields like healthcare. Additionally, certain medical malpractice policies require specific disclosures about the setting in which services are performed. Without proper updates, coverage could be limited or voided.

Contractors and builders managing operations remotely may also face gaps in general liability or equipment coverage. Design work, subcontractor coordination, and project bidding often shift to laptops and mobile devices. Equipment stored at a residence may not be covered under

The logo for ADDvantage Insurance. It features the word "ADDvantage" in a bold, white, sans-serif font, with the "v" stylized. Below it, the word "INSURANCE" is written in a smaller, black, sans-serif font. The entire logo is set against a red background that has a slight 3D effect with a black outline.



A business that has moved from a storefront or office park into a living room hasn't reduced risk—it's just changed where that risk occurs"

*Eric Yeates*

standard inland marine or commercial property policies unless the home location is explicitly listed. Additionally, business-owned tools and supplies stored off-site can raise complications if lost or stolen.

Online entrepreneurs working from home—whether running e-commerce shops, offering digital services, or managing subscription platforms—face similar exposure. Inventory stored in garages, customer data collected through online platforms, or third-party platforms used for

transactions each bring their own risks. Many standard business policies do not automatically cover cyber liability or goods stored at a residence unless specifically endorsed.

According to Eric Yeates, insurance should match the function and footprint of the business, not just its legal address. "A business that has moved from a storefront or office park into a living room hasn't reduced risk—it's just changed where that risk occurs." Evaluating and updating business insurance policies becomes essential in ensuring that protection aligns with current operations.

For remote healthcare providers, telemedicine endorsements may be available through certain carriers. These endorsements can extend professional liability to cover virtual sessions, ensuring that services conducted over video platforms receive the same protection as in-person visits. Secure handling of patient data and HIPAA compliance are also factored into many of these provisions.

Contractors may benefit from policy adjustments that explicitly recognize the home office as a base of operations. This includes listing the residence as an additional location on general liability or commercial property coverage. In some cases, additional tools and equipment coverage can be extended to items stored or used at home, avoiding disputes during the claims process.

Entrepreneurs operating online businesses should consider cyber liability coverage, particularly if they handle customer payment information or store personal data. In addition, business interruption insurance may require revision to reflect a different model of income generation or a dependency on online platforms that may experience service outages.

Workers' compensation is another area worth examining. Employees working remotely may still be eligible for benefits if injured on the job—even in a home setting. However, claims may be more difficult to evaluate without clear documentation of work hours, location, and tasks. Employers should review whether current policies provide adequate protection for remote employees and what protocols are in place for incident reporting.

Professional liability insurance (also known as errors and omissions coverage) may also require updates to reflect new service delivery models. In sectors where advice, design, consulting, or virtual support is provided, clear policy language is necessary to confirm that coverage applies outside of a traditional office environment.

Even vehicle use can affect policy limits and exclusions. Contractors and healthcare professionals who now use personal vehicles for deliveries, home visits, or mobile services may need a commercial auto endorsement or a separate policy. Personal auto policies typically exclude claims related to business use unless otherwise amended.

Businesses using their homes as physical storage locations for materials, technology, or product inventory should also consider the value and classification of those items. A standard homeowner's policy typically excludes business property beyond a limited amount, and business interruption from damage at the residence may not trigger coverage under most commercial policies unless pre-arranged.

Regular policy reviews, accurate recordkeeping, and clear communication with insurance carriers all contribute to maintaining effective coverage. Remote work environments may evolve quickly, but coverage should evolve in tandem to prevent avoidable claims disputes or denied losses.

ADDvantage Insurance, based in Houma, continues to assist clients in navigating complex coverage needs brought on by workplace shifts, especially in parishes where flood exposure, property damage, and remote logistics already present unique challenges.

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