Home-Based Business

Customers who run businesses from their homes spend their time, energy and determination ensuring that their businesses are successful. They likely do not spend time focused on if they have the right insurance to cover their needs. Our home-based insurance ensures your customers are covered so they can focus on their business.

Why should your customers have this policy?

A customer who operates a business from their home may not be covered under their standard property insurance policy for liability or for their business' property. Adding home-based business insurance to their existing policy ensures they are covered.

What customers need to consider this product?

- Customers who operate a home-based business should consider this product.

Home-Based Business

About our product

Highlights of this product include:

- Account receivable coverage up to $10,000.
- Valuable papers coverage up to $10,000.
- Extra expense automatically included for $5,000.
- Up to $10,000 coverage for reduction in business income due to loss, damage or destruction of the property by an insured peril.
- Advertising injury coverage up to $10,000.
- Personal liability includes personal injury, products and completed operations.
- Coverage extends for credit, debit, automated teller cards, depositors forgery and counterfeit paper money.
- Business property away from the premises is insured anywhere in Canada.
- Business interruption due to civil authority is included for up to 4 weeks.

What sets our product apart?

Our home-based insurance offers one of the most extensive coverage available in the Canadian Marketplace. Our coverage includes:

- Broad definition of business property including: furniture, contents, equipment, tools, office supplies, stock and goods held for sale, property of others for which you are liable, computers and licensed software, cellular phones and fax machines (unless permanently attached to an automobile).

Selling home-based business coverage

Highlight key benefits of our home-based business insurance

- Explain what their basic property insurance policy does not cover for their home-based business and provide an example of how this could impact them:
    - If a major fire in your customer's home prevents them from conducting business, a home policy would not provide coverage for lost business income. However, with a home-based business policy, coverage would be provided.

TIP: If your customer provides professional advice, they should consider adding errors and omissions insurance to their policy.

For more information on home-based insurance, please speak with your Intact Insurance representative.

Intact Advantage

With Intact Insurance, customers are with a company that has the expertise, strength and financial depth to get them back on track as quickly as possible.

- Largest home, auto and business insurer
- Financially stable
- 24/7 Claims service to reach an adjuster quickly
- Rely Network: work can start immediately, backed by an Intact Insurance guarantee

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insurance is evolving

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