

Press Releases

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Remote Workers' Complete Guide to Insurance for 2021: Insure.com

By [Insure.com](https://insure.com) Posted on February 2, 2021

Foster City, CA – February 2, 2021 – insure.com, a one-stop destination for unbiased, expert advice on life, health and home insurance, now offers a comprehensive guide to help remote workers determine their ideal protection levels.

The complete resource is available: Working from home: [The remote worker's guide to insurance](#)

"From an insurance standpoint, there are some important distinctions between remote work, working from home and telecommuting," explains Les Masterson, managing editor for Insure.com. "Insurance needs can differ based on where an individual's 'permanent office' is based."

Insurance considerations for remote workers include:

Auto insurance. Less driving can mean eligibility for rebates of 15 to 20% off existing premiums. Pay-per-mile plans may be a good option for those no longer driving frequently, but these plans often come with onboard diagnostics. Another option is to pursue a low mileage or other [car insurance discount](#).

Home insurance. When personal and work property comingle, insurance responsibility can be confusing. Coverage for equipment damage or injury can be dictated by an employee's status, with different determinations for those who are self-employed and others who telecommute.

Health insurance. During this pandemic, there have been many health benefits to working remotely. Experts suggest evaluating needs related to eye strain and mental health.

Life insurance. Work location on its own is unlikely to require a review of life insurance coverage, but changes in family finances during the pandemic may make this a good time to review policy amounts. A [life insurance calculator](#) can help consumers determine their ideal coverage level and cost.

Employees whose work situation has changed during the past year, for any reason, are encouraged to assess their insurance protections and be sure their coverage is appropriate for their current needs.

Les Masterson is available to elaborate on how insurance can be fine-tuned for remote workers.

About Insure

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For more than 20 years, [Insure](#) has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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