



HOME BUSINESS INSURANCE

## OVERVIEW OF THE RLI HOME BUSINESS INSURANCE POLICY

Your customers need business coverage if they sell a product or service. Generally coverage options on the homeowners policy are inadequate.

The RLI Home Business Insurance Policy has provided affordable coverage tailored for home-based businesses for over 20 years, and can provide your customers peace of mind.

### Benefits include:

- Coverage for business personal property away from the premises location. Policy endorsement provides coverage to business personal property which is temporarily at a premises an insured may lease, operate or occupy.
- Coverage limits available up to \$100,000 for the business personal property while at the location and temporarily off location.
- Package Policy priced for home-based businesses.
- Many business classifications include coverage endorsements designed to tailor coverage for business operations being conducted.
- Up to \$1,000,000 in business liability coverage with aggregate limits at two times the per occurrence limit.
- Liability limits follow the insured's business operations conducted within the U.S. and provide for losses which result in bodily injury, property damage and personal and advertising injury.

### 143 Home Business Classifications

Top 10 includes:

- Teachers/tutoring
- Bakeries
- Residential inspection services
- Handicrafts including crafters
- Photographers
- Artists
- Personal care products
- Costume jewelry sales
- Sales of clothing and accessories
- Entertainers

### Optional Coverages

- Variety of additional insured endorsement forms for a small premium fee of \$20 for each eligible additional insured listed
- Identity Fraud Expense Coverage
- Garagekeepers Coverage
- Money & Securities Coverage
- Increased theft limitation for jewelry and watches

### Low Deductibles and Affordable Rates

- \$250 deductible for property losses and liability losses resulting in property damage
- Annual policies starting at \$150 with average premiums of \$300

**FOR MORE INFORMATION, CONTACT:**