

RLI Home Business Insurance Program Comparison

Do you know which of your personal lines insured's are the owner of an in-home business? Are you properly covering all of the business exposures, on & off premises? The cottage industry is the fastest growing industry in the nation, yet most of the owners feel that their Homeowners' policies will cover a loss resulting from their business operation. Fact is that there is no coverage on the ISO HO-3 policy for off-premises liability or products liability and little available by endorsement for any other exposure. The chart below compares the RLI/IIAA Home Business Insurance policy coverage with that available on the ISO HO-3 policy. The policy is a BOP form, offering less expensive, comprehensive business coverage to over 140 classes of in-home businesses. Marketing brochures are available for you to send to each of your homeowner's clients to create an awareness, and then a sale.

Coverage	RLI Home Business Insurance Policy	ISO Homeowners - 3 Unendorsed	ISO Homeowners - 3 Endorsed
Business Personal Property - Limit On-Premises	Up to \$100,000	\$2,500	(HO 23 41) Coverage C Limit
Off Premises	Up to \$100,000	\$500	\$250
Valuation	Replacement Cost Except for: A) Used or second hand merchandise B) Manuscripts C) Works of art, antiques or rare articles	Actual Cash Value	(HO 04 90) Replacement Cost Except for: A) Used or second hand merchandise B) Manuscripts C) Works of art, antiques or rare articles
Perils Insured Against	"All Risk"	Named Peril	(HO 23 12) "All Risk"
Money & Securities- Limits	Can Be Added On Up to Limits of: \$10,000 On Premises \$5,000 Off Premises	\$200 Money & \$1500 Security On and Off Premises	(HO 23 78) Endorsed up to Limits as necessary Money On and Off Premises Securities On and Off Premises
Liability - On Premises	Yes	No	(HO 04 42) Yes
Liability - Off Premises	Yes	No	No

Would you like more information? Please fax your request to 1-888-431-1126.