



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:

Agent Name
Agent Phone Number
Agent Email Address