



HOME BUSINESS INSURANCE

DO YOU HAVE A CLIENT WHO RUNS A SMALL BUSINESS FROM HOME?

WILL THEIR HOMEOWNERS INSURANCE PROVIDE COVERAGE WHEN...

- **Business equipment is stolen out of their vehicle? NO!**
- **They accidentally knock over the display next to them at an exhibition or show? NO!**
- **Groceries spill onto inventory in the trunk of their car?. NO!**
- **A power surge damages their computer and fax machine?. NO!**
- **Someone steals their cash box? NO!**

Most homeowners and renters policies do not cover liability or damage to property from business activities.

Policies are underwritten by RLI Insurance Company
*Premiums start at \$150 for \$300,000 liability and \$5,000 business personal property in the lowest rated class in the lowest rated territory. Actual price may be higher depending on your individual characteristics and coverages that you select. Not all businesses will qualify for coverage.

PROTECTION FOR HOME-BASED BUSINESSES!

Your customers are not home free with most homeowners policies. What would happen if your client had inventory damaged or stolen? Typical homeowners insurance does not cover those losses for people if they run a small business out of their home.

We are pleased to offer the perfect coverage for your in-home business: **RLI's Home Business Insurance policy.**

Features:

- Liability limits up to \$1 million
- Satisfies most event or show liability requirements
- Business property protection up to \$100,000 (with \$250 deductible)
- Optional Coverages Include: Money & Securities, Garagekeepers, Unmanned Aircraft (state restrictions apply)
- Electronic data processing coverage (optional in CA & FL)
- Loss of income coverage
- Premiums starting as low as \$150 annually*

FOR MORE INFORMATION:

Rated A+ by A.M. Best
Rated A+ by Standard & Poor's
RLICORP.COM

