



Home Based Business Product

Our Home Based Business Product is designed for small, home based businesses with exposures that are either limited or excluded by the ISO Homeowners Product. Specifically, our product offers liability coverage that is not currently available under the ISO Homeowners policy, as well as business personal property protection above the ISO form's \$2,500 property limitation.

PRODUCT FEATURES:

- ▶ Liability coverage up to \$1,000,000
- ▶ Business Personal Property coverage up to \$100,000
- ▶ Off-Premises coverage
- ▶ Loss of Business Income coverage
- ▶ Optional coverage for Money and Securities
- ▶ Equipment Breakdown coverage included in the basic premium
- ▶ Professional Errors & Omissions sublimit of \$25,000 for specified classes
- ▶ Satisfies most show and event liability requirements
- ▶ A.M. Best rated A++ carrier

PRODUCT ELIGIBILITY:

- ▶ Coverage for select home based businesses with up to \$500,000 in Gross Annual Sales
- ▶ Businesses with no more than one employee (in addition to the owner)
- ▶ Businesses that are sole proprietorships, partnerships, or LLC's
- ▶ Optional Additional Insured Coverage for grantor of franchises, mortgagee, lessor of leased equipment, and more...
- ▶ No more than two business related claims in the previous three (3) years

ADDITIONAL ADVANTAGES:

- ▶ Fast and easy access to quote this product on our website
- ▶ Quick turnaround time on submissions
- ▶ Superior Policy Issuance

