

DO YOU RUN A BUSINESS OUT OF YOUR HOME OR HAVE A HOBBY THAT EARNS INCOME?

Two out of every three people who run a business or hobby out of the home do **NOT** have adequate insurance. Most homeowners policies are not designed to cover losses from the business

Consider the following that may not be covered by a homeowners policy:

A DJ at a birthday party has \$4,500 of sound equipment stolen

A photographer forgets to use the flash and misses most of the pictures at the wedding reception. The bride and groom sue the photographer for \$15,000.

A representative for Pampered Chef has \$2,700 of inventory in their home. The inventory is destroyed when a fire damages the home.

A teacher tutors children in math throughout the year. A student trips and falls at the teacher's home resulting in injuries. The parents sue the teacher for \$42,000.

A person sells crafts at regional craft shows throughout the year. An attendee slips over the display and falls into the neighboring booth. The attendee has \$10,000 in injuries and the person in the next booth has \$3,500 in damaged inventory.

Claire has a table for her Rodan + Fields business at the local craft fair. Someone stole some of her inventory while she had her back turned. USLI would respond under the business personal property off-premises limit.

A fire occurs at your home and damages your \$7,500 LuLaRoe inventory. Your homeowners policy will exclude coverage because the inventory is business personal property, but a USLI policy provides up to \$100,000 for on-premises business personal property.

A Home Based Business policy can provide you with the right coverage. **With average rates of \$300**, you cannot afford not to insure your business!

