



HOME BUSINESS INSURANCE

GET THE PROTECTION HOMEOWNERS INSURANCE DOESN'T PROVIDE

The **RLI HOME BUSINESS INSURANCE POLICY** has provided affordable coverage tailored to home-based businesses for over 20 years, and can provide your customers with peace of mind.

Most homeowners and renters policies do not cover business-related liability or damage to property from business activities. Generally, coverage options on the homeowners policy are inadequate to protect home-based businesses.

RLI HOME BUSINESS INSURANCE:

- Admitted in all 50 states including the District of Columbia
- 143 home business classifications
- Optional coverages available
 - Identity fraud expense coverage
 - Garagekeeper's coverage
 - Additional insured options
- 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

Your customers face business-related risks everyday—not having home business insurance shouldn't be one of them.

BENEFITS:

- BOP Policy priced for home-based businesses.
- 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.
- Coverage limits available up to \$100,000 for the business personal property while at the location and temporarily off location. Policy endorsement provides coverage to business personal property which is temporarily at a premises an insured may lease, operate or occupy.
- Many business classifications include coverage endorsements designed to tailor coverage for business operations being conducted.

See state-specific rating guides for detailed coverage offerings.

FOR MORE INFORMATION:

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

RLI[®]
DIFFERENT WORKS

HBP-MK512 (8/16)