



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 wedding had \$4,500 of sound equipment stolen.

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A photographer forgot to use the flash and missed most of the pictures at a wedding reception. The bride and groom sued the photographer for \$15,000.

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A florist had \$2,700 of inventory in the house, and the house was damaged by fire. The entire inventory was ruined.

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A wedding planner invited clients to meet her at her house throughout the year. A bride-to-be tripped and fell at the wedding planner's home, resulting in injuries. The bride and groom-to-be sued the wedding planner for \$42,000.

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A photographer's laptop was stolen, which contained all photographs from a wedding he shot. The photographer was sued for \$5,000.

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A Home Based Business policy can provide you with the right coverage. With average rates of \$220, you cannot afford not to insure your business!

