



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:

Someone stole \$2,300 worth of materials from someone selling their crafts at a local festival.

A person sold costume jewelry as a side business and had \$3,700 worth of inventory in their house. A fire damaged the house and ruined the inventory.

A crafter allowed several customers to view their inventory in their home throughout the year. A customer tripped and fell at the crafter's home, resulting in injuries. The client sued the crafter for \$42,000.

A person sold crafts at regional craft shows throughout the year. An attendee slipped over the display and fell into the neighboring booth. The person had \$10,000 in injuries, and the person with the booth next to them had \$3,500 in damaged inventory.

A costume jewelry maker needed to show proof of liability coverage to be able to put their jewelry on display at a local recreation center.



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!

This document does not advert, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any correspondence and documents with your agent. A sample policy is available from your agent. Your actual policy coverage may be amended by endorsement or affected by state laws.