



# 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.*

.....

*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.*

.....

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

.....

*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.*

.....

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

.....

**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!**

