

A person is working at a desk with a laptop, a camera, and papers. The scene is dimly lit, with a blue overlay across the middle. The person's hands are visible, pointing at a document. A camera is in the foreground on the right, and a laptop is in the background on the left.

# DO YOU RUN A SMALL BUSINESS OUT OF YOUR HOME?

Most homeowners and renters policies do not cover liability damage to property from business activities.

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DIFFERENT WORKS

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## WILL YOUR HOMEOWNERS INSURANCE COVER YOU WHEN...

- Your business equipment is stolen out of your vehicle? . . . . . NO!**
- You accidentally knock over the display next to you at an exhibition or show? . . . . . NO!**
- Your groceries spill onto your inventory in your trunk? . . . . . NO!**
- A power surge damages your computer and fax machine? . . . . . NO!**
- Someone steals your cash box? . . . . . NO!**

### PROTECT YOUR HOME-BASED BUSINESS!

You're not home free with most homeowners policies. Imagine having your inventory or equipment stolen or damaged. Typical homeowners insurance does not cover this type of loss for people who run a small, side business out of their home. We are pleased to offer the perfect coverage for your in-home business: **RLI's Home Business Insurance policy.**

**Policies are underwritten by RLI Insurance Company**

\*Premiums start at \$150 for \$300,000 liability and \$5,000 business personal property in the lowest rated class in the lowest rated territory. Actual price may be higher depending on your individual characteristics and coverages that you select. Not all businesses will qualify for coverage.

## FEATURES:

- Liability limits up to \$1 million
- Satisfies most event or show liability requirements
- Business property protection up to \$100,000 (with \$250 deductible)
- Optional Coverages Include: Money & Securities, Garagekeepers, Unmanned Aircraft (state restrictions apply)
- Electronic data processing coverage (optional in CA & FL)
- Loss of income coverage
- Premiums starting as low as \$150 annually\*

**CALL TODAY FOR AN IMMEDIATE QUOTE!**

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