

# Home Based Business Insurance



Underwritten by RLI



**Quote, Bind, Pay  
Online**



**Admitted "A+"  
Rated Carrier**



**Great Options  
Available**

## HIGHLIGHTS

- 143 Home business classifications
- Optional coverages available
- Satisfies most event or show liability requirements
- Additional insured options
- Loss of income coverage
- 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\*
- Available in all 50 states including the District of Columbia
- Admitted and Rated A+ (Superior) by A.M. Best

## OPTIONAL COVERAGES

- Variety of additional insured endorsement forms for a small premium fee of \$20 for each eligible additional insured listed
- Identity Fraud Expense Coverage
- Garagekeepers Coverage
- Money & Securities Coverage
- Increased theft limitation for jewelry and watches
- Unmanned Aircraft  
(state restrictions apply)

See state-specific rating guides for detailed coverage offerings.

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.

## 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.

## TOP CLASSES

- Teachers/tutoring
- Bakeries
- Residential inspection services
- Handicrafts including crafters
- Photographers
- Artists
- Personal care products
- Costume jewelry sales
- Sales of clothing and accessories
- Entertainers
- Plus over 130 more

## PROVIDED THROUGH

**RLI**<sup>®</sup>  
HOME BUSINESS INSURANCE



**btisinc.com | 877.649.6682**

