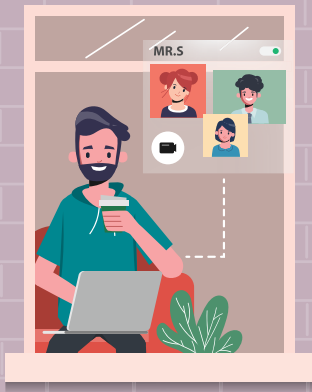


# HOME BASED BUSINESS



## BUSINESS BEING RUN FROM HOME? THIS IS THE COVERAGE THEY NEED!

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. Our Home Based Business product is designed for small, home based businesses with exposures that are either limited or excluded by homeowners.

Our product offers liability coverage as well as business personal property protection

### Product Features

### Product Eligibility

### Eligible Classes

- Liability coverage up to \$1,000,000
- Business personal property coverage up to \$100,000
- Off-premises coverage
- Loss of business income coverage
- Optional coverage for money and securities
- Equipment breakdown coverage included in the basic premium
- Professional errors and omissions sublimit of \$25,000 for specified classes
- Satisfies most show and event liability requirements
- A.M. Best rated A++ carrier

- Coverage for select home based businesses with up to \$500,000 in gross annual sales
- Businesses with no more than three employees (in addition to the owner)
- Businesses that are sole proprietorships, partnerships, LLC's, or corporations
- Optional additional insured coverage for grantor of franchises, mortgagee, lessor of leased equipment and more
- No more than two business related claims in the previous three years

### Additional Advantages:

- Fast and easy access to quote this product on our website
- Quick turnaround time on submissions
- Superior policy issuance

- Answering Service
- Barber/Beautician
- Bookkeeping Service
- Ceramics
- Cosmetic Sales
- Crafts (excluding the manufacturing/distribution of candles made by individuals)
- Furniture Refinisher
- Jewelry (Costume)
- Ladies and girls clothing & accessories
- Market Research
- Personal Fitness Trainer
- Photographer
- Professional Speaker
- Teacher/Tutor
- Travel Agent
- Wedding/Party Planner

**...AND MANY MORE!!!**



**CHRIS-LEEF GENERAL AGENCY, INC.**

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Some products may not be available in all states

In California: Chris-Leef General Insurance Agency/License#OI81028