

DO YOU RUN A BUSINESS OUT OF YOUR HOME OR HAVE A HOBBY THAT EARNS INCOME?

Two of every three people who have 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 birthday party has \$4,500 of sound equipment stolen
- ▶ A photographer forgets to use the flash and misses most of the pictures at the wedding reception. The bride and groom sue the photographer for \$15,000
- ▶ A representative for Pampered Chef has \$2,700 of inventory in their home. The inventory is destroyed when a fire damages the home
- ▶ A teacher tutors children in math throughout the year. A student trips and falls at the teacher's home resulting in injuries. The parents sue the teacher for \$42,000.
- ▶ A person sells crafts at regional craft shows throughout the year. An attendee slips over the display and falls into the neighboring booth. The person has 10,000 in injuries and the person in the next booth has 3,500 in damaged inventory.
- ▶ A fitness trainer needs to show proof of liability coverage to be able to teach Zumba classes at the local recreation center

**A HOME BASED BUSINESS POLICY CAN PROVIDE YOU WITH THE
COVERAGE THAT YOU NEED. WITH AVERAGE RATES OF \$220, YOU
CANNOT AFFORD NOT TO HAVE YOUR BUSINESS COVERED!**

