

Home Based Business



Eligible classes include, but are not limited to:

Accounting service	Clown, magician, entertainer	Graphic artist/designer	Photographer
Advertising agency/ Advertising specialty items sales	Coaching service	Insurance agent	Professional organizer
Antique gallery/Art studio	Cosmetic/Beauty sales consultants	Interior decorating	Real estate agent
Bakery	Crafts	Jewelry (costume)	Tax preparer
Barber/Beautician	Dance instructor	Ladies'/Girls' clothing and accessories	Teacher/Tutor
Beauty supply	Disc jockey	Musical instrument sales/Repair	Travel agents
Bookkeeping service	Dry food products/mixes vendors	Personal care products	Wedding and party planner
Candle sales	Embroidery	Personal fitness trainer	Wedding officiants
Candy/Nut confection	Floral arrangement	Pet accessories	Writer/Author
Car detailer	Food broker	Pet sitters/Pet groomers	

In addition to the above classes, many others are eligible. Please contact your underwriter.

PRODUCT ADVANTAGES

- ▶ 150 eligible classes
- ▶ New ventures are eligible
- ▶ Equipment breakdown coverage provided at no additional cost
- ▶ Off-premises liability coverage
- ▶ Risks with revenues up to \$500,000
- ▶ Business personal property off-premises coverage available up to \$15,000
- ▶ Professional errors and omissions sublimit provided at no charge for many classes
- ▶ Up to three employees
- ▶ Additional insureds can be included for \$20
- ▶ AM Best rated A++ company
- ▶ Ability to quote and bind on the web
- ▶ Minimum premium of \$159

AVAILABLE LIMITS

- ▶ General liability available up to \$1 million/\$2 million
- ▶ Business personal property/Loss of income up to \$100,000
- ▶ Money and securities up to \$10,000 inside/\$5,000 outside premises
- ▶ Errors and omissions included on most classes of business

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible is \$500
- ▶ Errors and omissions is \$1,000



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks located in AK, HI, LA and WV
- ▶ Prior felony conviction for any member of the household
- ▶ The following classes of business:

Event planner	Internet service provider	Massage therapist
Computer consultant	Landscaper	Contractor
Applicants involved with any manufacturing, installation or repair	Personal shopper/Errand service	Home inspector (other than mortgage field inspector)
Teaching or tutoring for sports, industrial or martial arts	Fine jewelry sales/repair	

Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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