

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 Instruments Sales/Repair	Travel agents
Bookkeeping service	Dry food products/mixes vendors	Personal care products	
Candle sales	Embroidery	Personal fitness trainer	Wedding and party planner
Candy/Nut confection	Floral arrangement	Pet accessories	Wedding Officials
Car detailer	Food broker	Pet Sitters/Pet Groomers	Writer/Author

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

PRODUCT ADVANTAGES

- ▶ Over 140 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
- ▶ A.M. 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

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resource services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com for a full list of available business solutions.

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.

