



# Home Based Business Product

With so much invested in your home based business, make sure you have the right coverage to insure your unique exposures. You may be surprised to learn that your homeowners insurance does not provide the liability or property protection you need to protect your assets.

## DOES YOUR HOMEOWNERS POLICY PROTECT YOU IN THE FOLLOWING COMMON SITUATIONS?

	Home Based	Homeowners
▶ Your business laptop is stolen while you are traveling?	Yes	No
▶ A customer visiting your home slips and falls?	Yes	No
▶ A fire at your home temporarily puts you out of business. Will lost income and the additional expenses necessary to get back in business be covered?	Yes	No

The following important features are included in your Home Based Business Policy; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Off premises coverage	✓	?
Loss of Business Income	✓	?
Limits available to \$1 million for Liability and \$100,000 for Business Personal Property	✓	?
Optional Coverage for Money & Securities	✓	?
Equipment Breakdown	✓	?
Professional Errors & Omissions sublimit for select classes included in the basic rate	✓	?
A.M. Best A++ rated company	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.